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August 11, 1998

VIA FIRST CLASS MAIL

Analydia Shooks
American Express
2nd Floor
210 N. 2100 West
Salt Lake City, Utah 84116

**Re: Stored Value Transaction System Including
an Integrated Database Server Patent Application**
Filed: June 26, 1998
Serial No.: 09/105,406
Our Ref: 10655.7100

Dear Analydia:

I am enclosing a copy of the official Filing Receipt which we recently received from the United States Patent and Trademark Office regarding the captioned patent application. The Filing Receipt notes that the application was filed on June 26, 1998 and allocated the serial number 09/105,406. We will refer to that serial number in all our future correspondence regarding this application.

We are also taking this opportunity to remind you of the possibility of filing corresponding applications in foreign countries, if desired. As stated on the enclosed Filing Receipt, the foreign filing license was granted on July 27, 1998. Please note that **in order to obtain priority based upon the U.S. application, the foreign applications must be filed within one year of the U.S. filing date, i.e. before June 26, 1999.** If you will let us know which countries, if any, may be of interest to you, we will obtain cost estimates for filing in such countries.

Also enclosed are a Declaration and Assignment in the above-identified patent application. We would appreciate your having Michael Blandina, Robert Berry and Mari Belczynski execute each of the documents where indicated. **Inasmuch as the deadline for filing these documents in the U.S. Patent Office is September 15, 1998, we would appreciate your returning the executed documents to us as soon as possible in the enclosed envelope.**

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LLP

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In the meantime, if you have any questions regarding this correspondence, or the application in general, please do not hesitate to call.

Sincerely,


SNEEL & WILMER LLP

Howard I. Sobelman

HIS:ln

Enclosures

cc: Patrice Jacobson (w/o encls.)

Docket No.
10655.7100

Declaration For Patent Application

English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

STORED VALUE TRANSACTION SYSTEM INCLUDING AN INTEGRATED DATABASE SERVER

the specification of which

(check one)

☐ is attached hereto.

☒ was filed on June 26, 1998 as United States Application No. or PCT International Application Number 09/105,406 and was amended on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)			Priority Not Claimed
(Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/>
(Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/>
(Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/>

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

_____	_____
(Application Serial No.)	(Filing Date)
_____	_____
(Application Serial No.)	(Filing Date)
_____	_____
(Application Serial No.)	(Filing Date)

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, CFR Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

_____	_____	_____
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
_____	_____	_____
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
_____	_____	_____
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor

Michael Blandina

Sole or first inventor's signature

Date

Residence

Citizenship

Post Office Address

Sign, date, Residence,
Citizenship and Post Office
Address

Full name of second inventor, if any

Robert Berry

Second inventor's signature

Date

Residence

Citizenship

Post Office Address

Sign, date, Residence,
Citizenship and Post Office
Address

Full name of third inventor, if any

Mari Belczynski

Third inventor's signature

Date

Residence

Citizenship

Post Office Address

Sign, date, Residence,
Citizenship and Post Office
Address

Full name of fourth inventor, if any

Fourth inventor's signature

Date

Residence

Citizenship

Post Office Address